

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 14, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth Grace Oliver  
4817 Partlow Rd  
Partlow, VA 22534

Case Number: 11-30914-DOT Office Code: 3	Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-3246
Attorney for Debtor(s) (name and address): Richard James Oulton The Debt Law Group, PLLC P.O. Box 5928 Glen Allen, VA 23058 Telephone number: 804-308-0051	Bankruptcy Trustee (name and address): Bruce E. Robinson P.O. Box 538 413 E. Atlantic Street South Hill, VA 23970-0538 Telephone number: (434) 447-7922

**Meeting of Creditors:**

Date: **March 22, 2011**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**May 23, 2011**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hour case information:**  
Toll Free 1-800-326-5879

Date: February 15, 2011

## EXPLANATIONS

**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.	
<b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>	
<b>Richmond Division:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

**CERTIFICATE OF NOTICE**District/off: 0422-7  
Case: 11-30914User: manleyc  
Form ID: B9APage 1 of 1  
Total Noticed: 25

Date Rcvd: Feb 15, 2011

The following entities were noticed by first class mail on Feb 17, 2011.

db +Elizabeth Grace Oliver, 4817 Partlow Rd, Partlow, VA 22534-9599  
 aty +Richard James Oulton, The Debt Law Group, PLLC, P.O. Box 5928, Glen Allen, VA 23058-5928  
 10248704 +Advanced Patient Advocacy, 1025 Boulders Pkwy, Suite 400, Richmond, VA 23225-5549  
 10248710 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
 10248713 +Firstsource Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609  
 10248716 +Nissan Motor Acceptanc, P O Box 2870, Torrance, CA 90509-2870  
 10248719 Sheridan Emergency Phys Servic, PO Box 452468, Fort Lauderdale, FL 33345-2468  
 10248720 Sheridan Rad Svcs of VA, PO Box 452467, Fort Lauderdale, FL 33345-2467  
 10248721 +Social Security Administration, Offce Pub Inq, Windsor Pk Bldg, 6401 Security Blvd, Baltimore, MD 21235-0001  
 10248722 Spotsylvania Regional Med Cntr, PO Box 740760, Cincinnati, OH 45274-0760  
 10248723 +Tidewater Trail Animal Ho, 10839 Tidewater Trail, Fredericksburg, VA 22408-2048  
 10250566 +United States Attorney, Main Street Centre - 18th Floor, 600 East Main Street, Richmond, VA 23219-2416  
 10248724 +William F Enos, MD, 9834 Business Way, Manassas, VA 20110-4151  
 10248707 bcc Financial Management Svcs, PO Box 590097, Fort Lauderdale, FL 33359-0097

The following entities were noticed by electronic transmission on Feb 16, 2011.

tr +EDI: QBEROBINSON.COM Feb 15 2011 22:33:00 Bruce E. Robinson, P.O. Box 538, 413 E. Atlantic Street, South Hill, VA 23970-2701  
 10248705 +EDI: BANKAMER.COM Feb 15 2011 22:33:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 10248706 +EDI: TSYS2.COM Feb 15 2011 22:33:00 Barclays Bank Delaware, Attention: Customer Support Department, PO Box 8833, Wilmington, DE 19899-8833  
 10248708 EDI: CAPITALONE.COM Feb 15 2011 22:33:00 Capital One, N.a., Bankruptcy Dept, Po Box 5155, Norcross, GA 30091-0000  
 10248709 +EDI: CHASE.COM Feb 15 2011 22:33:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
 10248711 +EDI: CITICORP.COM Feb 15 2011 22:33:00 Citgo Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20432, Kansas City, MO 64195-0432  
 10248712 +EDI: CITICORP.COM Feb 15 2011 22:33:00 Citi Card Service Center, PO Box 6275, Sioux Falls, SD 57117-6275  
 10248714 +EDI: HFC.COM Feb 15 2011 22:33:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 10248715 +EDI: HFC.COM Feb 15 2011 22:33:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263  
 10248717 +EDI: SEARS.COM Feb 15 2011 22:33:00 Sears Credit Card, PO Box 6282, Sioux Falls, SD 57117-6282  
 10248718 +EDI: CITICORP.COM Feb 15 2011 22:33:00 Shell Oil / Citibank, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 10248721 +E-mail/Text: philadelphia.bnc@ssa.gov Social Security Administration, Offce Pub Inq, Windsor Pk Bldg, 6401 Security Blvd, Baltimore, MD 21235-0001  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2011

Signature:

